

## Disability Benefit

### Applying for Disability Benefits

If it appears you will be disabled for more than 60 days and that your disability will extend beyond the period you are eligible for sick pay, you should request a Disability Application from your personnel office. **Your application must be on file with SURS within one calendar year after the date on which you disability occurred.**

When you and your employer have completed the required sections of the Disability Application, you should see your physician. Your physician should review the Employer Section concerning job requirements, complete the Attending Physician's Initial Statement of Disability, and attach any appropriate documentation.

To avoid unnecessary delays, be sure all parts of the application are completed according to the instructions and submitted to SURS together. Incomplete applications will be returned to you. You may also be required to see a special examining physician selected by SURS.

You must submit continuing evidence of your disability as often as required. When your physician determines you are able to return to work, you must notify SURS immediately. Your employer will submit an Employer's Report of Disability that contains information including the last day you worked, the date your salary and sick leave payments will expire, and whether you will be eligible for workers' compensation or disability income insurance.

### When Disability Payments Begin

If you qualify for disability payments, there is a 60-day waiting period before you are eligible to receive a payment from SURS. During this 60-day period you may be eligible to receive sick pay from your employer. Your benefits will begin on the later of:

- The date you have been disabled for 60 continuous calendar days, or
- The date your salary or sick leave payments end.

You need not use vacation pay before receiving a disability benefit. However, if you think your disability is permanent, you may want to remain on full salary using vacation payments before your disability benefit begins.

Your benefit cannot begin more than 30 days before the date SURS receives your application, unless the Board of Trustees determines there was good cause for missing the filing deadline. If it has been determined that you are disabled, your payment will be mailed on the last working day of the month. Your payment will be prorated if you become disabled after the first of the month.

## Your Disability Benefit Amount

The amount of your benefit depends on how much you were earning when you became disabled. You will receive the greater of:

- 50% of your basic compensation on the day you became disabled, or
- 50% of your average earnings for the 24 months prior to the date you became disabled.

Basic compensation is your normal contract salary; it does not include your earnings for summer sessions or overtime. Your disability benefit is considered income and is subject to federal income taxes. However, disability benefits are not subject to Illinois state income taxes.

## How Long Disability Benefits Last

Your disability benefit will continue until the earlier of the following:

- You no longer meet the definition of disabled;
- You refuse to submit to reasonable physical examinations;
- You refuse to accept a position offered by your employer, even though your disability would not preclude you from performing the duties of that position;
- You have received 50% of your total earnings while a participant of SURS, TRS, or SERS;
- September 1st of the year following your 70th birthday. However, if your benefit begins after age 65, you may receive a benefit for up to 5 years, assuming you continue to be disabled and have not reached the maximum earnings amount described above;
- You apply for retirement or refund, or you die.

For more information, review the [Disability FAQs](#) [1] or consult your member guide.

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